

<i>SERFF Tracking Number:</i>	<i>AMLC-126867764</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02035</i>
<i>Company Tracking Number:</i>	<i>2010 GLHOSP</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>2010 Globe Individual Hospital/Surgical Expense Policies</i>		
<i>Project Name/Number:</i>	<i>2010 Globe Hospital Rate Filing/2010 Globe Hospital Rate Filing</i>		

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2010 Globe Individual Hospital/Surgical Expense Policies SERFF Tr Num: AMLC-126867764 State: California

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

SERFF Status: Assigned

State Tr Num: PF-2010-02035

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Co Tr Num: 2010 GLHOSP

State Status:

Filing Type: Rate

Reviewer(s): Angela Jang, Larry White, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng

Author: Jan Robinson

Disposition Date:

Date Submitted: 10/20/2010

Disposition Status:

Implementation Date Requested: 12/01/2010

Implementation Date:

General Information

Project Name: 2010 Globe Hospital Rate Filing

Status of Filing in Domicile: Pending

Project Number: 2010 Globe Hospital Rate Filing

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: A rate filing was submitted in Nebraska, our state of domicile, on 10/05/2010 and is currently pending.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 10%

Group Market Type:

Filing Status Changed: 10/20/2010

Explanation for Other Group Market Type:

Deemer Date:

State Status Changed:

Submitted By: Jan Robinson

Created By: Jan Robinson

Corresponding Filing Tracking Number: 2010 GLHOSP

PPACA: Grandfathered Immed Mkt Reforms

Filing Description:

2010 Rate Filing

Individual Hospital Surgical Expense Policy Forms H-6, PR-20/HSEP, Other Policy Forms Issued Prior to 1956 and

SERFF Tracking Number: AMLC-126867764 State: California

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: PF-2010-02035

Company Tracking Number: 2010 GLHOSP

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense

Product Name: 2010 Globe Individual Hospital/Surgical Expense Policies

Project Name/Number: 2010 Globe Hospital Rate Filing/2010 Globe Hospital Rate Filing

Business Acquired by Globe Life and Accident Insurance Company

NAIC #91472

Enclosed is our rate filing for the captioned policy forms. An Actuarial Memorandum and other supporting documentation are provided for your consideration.

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com
3700 S. Stonebridge Drive 972-569-3670 [Phone]
McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$0.00		

SERFF Tracking Number:	AMLC-126867764	State:	California
Filing Company:	Globe Life and Accident Insurance Company	State Tracking Number:	PF-2010-02035
Company Tracking Number:	2010 GLHOSP		
TOI:	H151 Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H151.001 Health - Hospital/Surgical/Medical Expense
Product Name:	2010 Globe Individual Hospital/Surgical Expense Policies		
Project Name/Number:	2010 Globe Hospital Rate Filing/2010 Globe Hospital Rate Filing		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	03/25/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	10.000%	10.000%	\$577	14	\$5,772	10.000%	10.000%

SERFF Tracking Number: AMLC-126867764 State: California
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: PF-2010-02035
Company Tracking Number: 2010 GLHOSP
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
Hospital/Surgical/Medical Expense Expense
Product Name: 2010 Globe Individual Hospital/Surgical Expense Policies
Project Name/Number: 2010 Globe Hospital Rate Filing/2010 Globe Hospital Rate Filing

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Filing Cover Sheet
Comments:
Attachment:
2010 CA GLOBE FILING COVER SHEET.pdf

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum
Comments:
Attachment:
2010 Globe Hospital Actuarial Memorandum 3.pdf

Item Status: **Status Date:**

Satisfied - Item: Document Submission Formset
Comments:
Attachment:
2010 CA Submission Formset.pdf

Item Status: **Status Date:**

Satisfied - Item: Health Rate Supplemental Form
Comments:
Attachments:
2010 GLHOSP Approval Chart for CA.pdf
2010 GLHOSP Approval Chart for CA.xls

Item Status: **Status Date:**

CALIFORNIA DEPARTMENT OF INSURANCE

Reset Form

FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Globe Life and Accident Insurance Company Submitter and Complete Mailing Address: Jan Robinson, Actuarial Department, PO Box 8080, McKinney, TX 75070 Submission Date: 10/20/10
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1. IDENTIFYING FORM NUMBER(S): H-6, PR-20/HSEP, Other Globe Forms Prior to 1956 and Business Acquired by Globe
 [The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
Health Insurance [Hospital, medical, surgical insurance, expense-incurred or indemnity. §2202(a)(1)]	<input checked="" type="checkbox"/>		Credit Life and Disability [§2202(a)(6)]	
Group and Blanket Life and Non-health Disability [(§2202(a)(2)]			Supplemental Life Benefits [§2202(a)(7)]	
Individual Disability, Non-health [§2202(a)(3)]			Variable Life and Annuities [§2202(a)(8)]	
Medicare Supplement [§2202(a)(4)]			Fraternalism [Non-health Disability. §2202(a)(9)]	
Long-Term Care [§2202(a)(5)]			Unclassified [§2202(a)(11)]	

* Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:		Individual Only:	<input checked="" type="checkbox"/>	Group and Individual:	
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees §2205(c)]

2 to 50 Employees:		Over 50 Employees:		All Employers:	
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved documents. §2205(d)]

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds §2205(e)]

<u>Document(s)</u>	<u>Document(s)</u>
NA	

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

<u>Document Form Number</u>	<u>Document Class (from Item 2, above)</u>
NA	

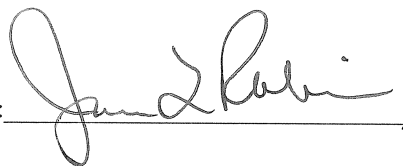
8. Master Policy Form Number and Approval Date: NA

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

SUBMITTER'S SIGNATURE AND TITLE:

 James Z. Rubin, Rate Compliance Specialist

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, H-6, PR-20/HSEP, PR20MS, OTHER FORMS ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT INSURANCE COMPANY AS LISTED IN THE ADDENDUM TO THE ACTUARIAL MEMORANDUM

INDIVIDUAL HOSPITAL / SURGICAL EXPENSE POLICIES

2010 RATE FILING

ACTUARIAL MEMORANDUM

This actuarial memorandum contains a general description of some policy provisions; it does not change the policy. Benefits are paid as specified in the complete policy.

BENEFITS

These policy forms provide limited benefits for some or all of the following hospital/medical expenses: Daily Room and Board, Intensive Care, Physician's Charges, Surgical Expenses, In-hospital Private duty nurse services, Ambulance services, Out-patient hospital benefits and other miscellaneous benefits. At the time of issue, some of the policies also provided optional hospital indemnity benefits.

RENEWABILITY

Most policy forms are guaranteed renewable. Some policies however are optionally renewable.

MARKETING METHOD

These are individual policy forms marketed by licensed agents. Some policies cover an individual insured and some may cover a family. These policies are no longer sold.

NATIONWIDE ISSUE YEARS (DATES MAY VARY IN YOUR STATE)

See Addendum to Actuarial Memorandum.

APPLICATION OF RATES

The proposed increase will apply to these policies in your state and is intended to be effective beginning December 1, 2010.

SCOPE AND REASON

The purpose of this rate filing is to demonstrate that the anticipated loss ratio of these products, reflecting any requested increase in premium rates, meets the minimum requirements of your state. This rate filing is not intended to be used for any other purpose.

The change in premiums requested for your state is shown on the Rate Filing Summary. Any increase in premium rates requested at this time is based on experience.

DETERMINATION OF RATES

The proposed increase was determined based on historical experience. The increase was set to achieve at least the minimum required loss ratio calculates with interest.

This rate filing is for all policy forms combined. The amount of increase requested does not vary by policy form.

EXPERIENCE

Experience is enclosed. Experience is subject to significant fluctuations on small blocks of business.

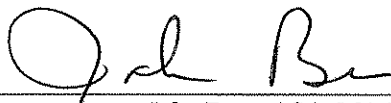
CERTIFICATION

I, John Buss, am Associate Health Actuary for United American Insurance Company, an affiliate of Globe Life and Accident Insurance Company. I am authorized to make this certification on behalf of Globe Life and Accident Insurance Company. I am a member of the American Academy of Actuaries and meet its Qualification Standards to render this opinion.

I hereby certify, to the best of my knowledge and judgment, that this rate filing is in compliance with the applicable laws and regulations of this state and that the benefits of the policies are reasonable in relation to the premiums charged because they are expected to meet or exceed loss ratio requirements.

10/1/2010

Date



John Buss, ASA, MAAA
Associate Health Actuary
United American Insurance Company

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, H-6, PR-20/HSEP, PR20MS, OTHER
FORMS ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY AS LISTED IN THE ADDENDUM TO THE ACTUARIAL
MEMORANDUM**

INDIVIDUAL HOSPITAL / SURGICAL POLICIES

2010 RATE FILING

ADDENDUM TO ACTUARIAL MEMORANDUM

NATIONWIDE INFORCE

<u>Globe Policy Form</u>	<u>Issue Years</u>
GCS1	1991-1992
GHIP	1996
GHS1	1987-1993
GHS2	1987-1993
GHS3	1987-1993
GHS4	1987-1993
H-6 (All Versions)	1950-1986
PR-20 / HSEP (All Versions)	1969-1995
PR-20MS	1976-1993
Other Forms Issued Prior to 1956	1949-1956

<u>Acquired Business</u>	<u>Acquired</u>
Associated Doctors Insurance Company	Issued from 1977-1978
Eagles National Life Insurance Company	1969
Empire Life Insurance Company	1953
Girard Companies	1965
Great Atlantic Life Insurance Company	1971
Mutual Insurance Company	1956
Physicians National Life Insurance Company	1961
Provident Bankers & Fidelity Union	1958
Oil Industries Life Insurance Company	1953
Rasbury Agency	Issued from 1940-1968
Senior American Life Insurance Company	1973
Western Security	1958

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number: (NOT NAIC Number)		FOR DEPARTMENT USE ONLY		
Official Insurer Name:		Our File #	Fee Code:	
Submitter and Complete Mailing Address:		Reviewer:		
Submission Date:		Dept Action Date:		
Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission. THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.				Total \$ Cont'd on ___ pages

DSF 1.35

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

**POLICY FORMS H-6, PR-20/HSEP, Globe Forms Issued Prior to 1956,
and Business Acquired by Globe Life and Accident Insurance Company,
GHS1, GHS2, GHS3 and GHS4
HOSPITAL AND SURGICAL EXPENSE POLICIES**

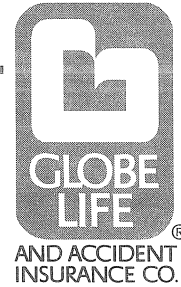
2010 RATE FILING

STATE	2006 RATE	2007 RATE	2008 RATE	2009 RATE FILED	2010 RATE FILED	2010 FILING STATUS	Annualized Premium Inforce As Of 06/2010	Policy Count As Of 06/2010
Alabama	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$63,213	44
Alaska								
Arizona	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$10,460	6
Arkansas	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$87,841	66
California	10.0%	0.0%	NF	10.0%	10.0%	Pending	\$5,772	14
Colorado	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$24,047	9
Connecticut					10.0%	NYF	\$3,480	1
DC								
Delaware								
Florida	NF	10.0%	10.0%	10.0%	10.0%	Approved	\$76,884	78
Georgia	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$84,057	69
Hawaii					10.0%	NYF	\$1,284	2
Idaho	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$15,580	12
Illinois	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$59,968	32
Indiana	10.0%	NF	10.0%	10.0%	10.0%	Pending	\$20,533	14
Iowa	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$1,356	4
Kansas	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$24,758	21
Kentucky	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$25,511	22
Louisiana	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$73,733	61
Maine								
Maryland	10.0%	10.0%						
Massachusetts								
Michigan	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$5,888	3
Minnesota								
Mississippi	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$116,416	107
Missouri	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$19,648	32
Montana	10.0%	NF	10.0%	10.0%	10.0%	Approved	\$2,101	5
Nebraska	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$2,388	1
Nevada	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$22,399	9
New Hampshire								
New Jersey	10.0%	10.0%						
New Mexico	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$6,914	9
New York	10.0%	10.0%	10.0%	10.0%	10.0%	No Approval Required	\$3,682	3
North Carolina	10.0%	10.0%	NF	10.0%	10.0%	NYF	\$66,408	56
North Dakota	10.0%	10.0%	10.0%	10.0%	10.0%	Approved	\$530	1
Ohio	10.0%	10.0%	NF	NF	10.0%	NYF	\$8,993	16
Oklahoma	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$54,443	55
Oregon	10.0%	10.0%	10.0%	0.0%	10.0%	Pending	\$16,178	15
Pennsylvania	10.0%	10.0%	10.0%	0.0%	10.0%	Pending	\$6,276	7
Rhode Island								
South Carolina	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$39,116	21
South Dakota	10.0%	10.0%	10.0%	10.0%	10.0%	Approved	\$3,023	3
Tennessee	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$71,945	60
Texas	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$36,378	40
Utah	10.0%	10.0%	10.0%	0.0%	10.0%	Pending	\$45,382	17
Vermont								
Virginia	NF	NF	NF	NF	10.0%	NYF	\$22,480	27
Washington	6.5%	10.0%	10.0%	10.0%	10.0%	Approved	\$14,213	9
West Virginia	10.0%	10.0%	10.0%	10.0%	10.0%	NYF	\$19,828	8
Wisconsin	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$6,457	6
Wyoming	10.0%	10.0%	10.0%	10.0%	10.0%	Pending	\$1,291	2

<i>SERFF Tracking Number:</i>	<i>AMLC-126867764</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02035</i>
<i>Company Tracking Number:</i>	<i>2010 GLHOSP</i>		
<i>TOI:</i>	<i>H151 Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H151.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>2010 Globe Individual Hospital/Surgical Expense Policies</i>		
<i>Project Name/Number:</i>	<i>2010 Globe Hospital Rate Filing/2010 Globe Hospital Rate Filing</i>		

Attachment "2010 GLHOSP Approval Chart for CA.xls" is not a PDF document and cannot be reproduced here.

October 18, 2010



Honorable Steve Poizner
Commissioner of Insurance
California Department of Insurance
45 Fremont Street, 23rd Floor
San Francisco, California 94105

VIA SERFF
Fax # 972-569-3679

ATTN: Policy Approval Bureau

RE: 2010 Rate Filing
**Hospital and Surgical Expense Policy Forms H-6, PR-20/HSEP, Other Globe Forms
Issued Prior to 1956, Business Acquired by Globe Life and Accident Insurance
Company**
NAIC# 91472

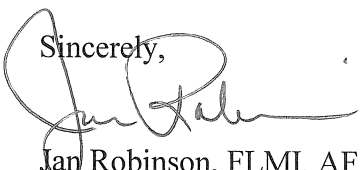
Enclosed is a rate filing for the above captioned policy forms. An Actuarial Memorandum and other supporting documentation are provided for your consideration.

The enclosed Rate Filing Summary indicates that we are requesting a 10.0% rate revision and upon approval, all policyholders of this plan in your state will receive the same percentage of increase.

If you have any questions, please feel free to contact me at (972) 569-3670 or by e-mail at jrobinson@torchmarkcorp.com.

We look forward to a favorable and timely response.

Sincerely,


Jan Robinson, FLMI, AFSI
Rate Compliance Specialist

Enclosures

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
McKinney, Texas

INDIVIDUAL HOSPITAL / SURGICAL POLICIES
2010 RATE FILING SUMMARY

CALIFORNIA

COMPANY RECORD NAME	STATE AVERAGE ANNUALIZED PREMIUM PER POLICY BEFORE INCREASE	STATE AVERAGE ANNUALIZED PREMIUM PER POLICY AFTER INCREASE
EAGLES NATIONAL	\$84	\$92
GIRARD COMPANIES	\$362	\$398
H-6	\$96	\$106
OTHER FORMS ISSUED PRIOR TO 1956	\$31	\$34
PR-20 / HSEP (All Versions)	\$678	\$746
PHYSICIANS NATIONAL	\$45	\$50
PROPOSED AMOUNT OF RATE CHANGE	10.0%	
APPLICATION OF RATES	In-Force Business only	
PROPOSED EFFECTIVE DATE	December 1, 2010, or as soon thereafter as possible and allowed.	
NUMBER OF POLICIES IN FORCE 2 nd QTR 2010	<u>CALIFORNIA</u>	<u>NATIONWIDE</u>
ASSOCIATED DOCTORS	0	20
EAGLES NATIONAL	1	11
EMPIRE LIFE	0	1
GCS1	0	21
GHIP	0	15
GIRARD COMPANIES	4	8
GHS1	0	49
GHS2	0	13
GHS3	0	76
GHS4	0	5
GREAT ATLANTIC	0	6
H-6	1	138
MUTUAL INSURANCE	0	1
OTHER FORMS ISSUED PRIOR TO 1956	1	24
PR-20 / HSEP (All Versions)	6	481
PR20MS	0	61
PHYSICIANS NATIONAL	1	38
PROFESSIONAL BUSINESS MEN'S	0	1
PROVIDENT BANKERS	0	4
OIL INDUSTRIES LIFE	0	1
SENIOR AMERICAN	0	4
WESTERN SECURITY	0	2
	<hr/>	<hr/>
TOTAL	14	980

October 19, 2010

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS H-6, PR-20/HSEP, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT INDIVIDUAL HOSPITAL/SURGICAL POLICIES

2010 RATE FILING

CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1987-12	1982	109,618	99,076	0.904
	1983	170,793	131,294	0.769
	1984	248,012	208,384	0.840
	1985	310,634	289,148	0.931
	1986	279,938	197,402	0.705
	1987	189,395	26,989	0.143
	TOTAL	1,308,390	952,293	0.728
1988-12	1982	92,002	55,683	0.605
	1983	121,267	88,935	0.733
	1984	185,022	81,005	0.438
	1985	214,028	187,633	0.877
	1986	186,043	169,779	0.913
	1987	182,785	114,282	0.625
	1988	576,679	201,706	0.350
	TOTAL	1,557,826	899,023	0.577
1989-12	1982	64,275	32,442	0.505
	1983	83,456	85,746	1.027
	1984	125,026	80,140	0.641
	1985	133,211	101,090	0.759
	1986	109,525	97,827	0.893
	1987	111,178	162,668	1.463
	1988	628,008	388,593	0.619
	1989	1,031,156	271,183	0.263
	TOTAL	2,285,835	1,219,689	0.534
1990-12	1982	69,501	54,921	0.790
	1983	89,120	55,285	0.620
	1984	124,868	65,155	0.522
	1985	126,172	99,144	0.786
	1986	96,068	71,326	0.742
	1987	105,048	83,270	0.793
	1988	527,627	662,385	1.255
	1989	2,016,027	1,322,501	0.656
	1990	421,397	168,544	0.400
	TOTAL	3,575,828	2,582,531	0.722
1991-12	1982	58,476	43,802	0.749
	1983	70,096	56,628	0.808
	1984	91,580	80,170	0.875
	1985	103,666	112,938	1.089
	1986	73,699	91,110	1.236
	1987	71,578	104,190	1.456
	1988	426,853	293,826	0.688
	1989	1,353,294	1,772,252	1.310
	1990	2,278,942	1,734,545	0.761
	1991	588,932	178,237	0.303
	TOTAL	5,117,116	4,467,698	0.873

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS H-6, PR-20/HSEP, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT INDIVIDUAL HOSPITAL/SURGICAL POLICIES

2010 RATE FILING

CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1982	49,736	22,725	0.457
	1983	54,791	24,983	0.456
	1984	77,874	57,406	0.737
	1985	85,331	49,848	0.584
	1986	62,025	25,028	0.404
	1987	63,196	42,178	0.667
	1988	278,741	344,296	1.235
	1989	899,024	479,472	0.533
	1990	1,426,087	761,488	0.534
	1991	710,735	397,494	0.559
	1992	119,584	128,781	1.077
	TOTAL	3,827,124	2,333,699	0.610
1993-12	1982	46,982	35,488	0.755
	1983	47,270	29,025	0.614
	1984	61,987	-608	-0.010
	1985	76,537	70,317	0.919
	1986	57,393	21,420	0.373
	1987	49,731	55,307	1.112
	1988	209,631	97,875	0.467
	1989	591,551	388,032	0.656
	1990	1,005,627	613,095	0.610
	1991	464,714	351,541	0.756
	1992	181,085	-16,575	-0.092
	1993	14,562	2,720	0.187
	TOTAL	2,807,070	1,647,637	0.587
1994-12	1982	29,478	25,760	0.874
	1983	29,539	37,934	1.284
	1984	42,704	15,973	0.374
	1985	46,010	42,384	0.921
	1986	34,236	18,113	0.529
	1987	28,523	-1,421	-0.050
	1988	111,482	98,655	0.885
	1989	365,442	303,930	0.832
	1990	667,355	342,007	0.512
	1991	298,822	144,503	0.484
	1992	105,409	82,136	0.779
	1993	11,412	5,417	0.475
	1994	6,327	108	0.017
	TOTAL	1,776,739	1,115,499	0.628

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2010 RATE FILING

CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1995-12	1982	26,102	24,635	0.944
	1983	26,368	15,196	0.576
	1984	37,947	26,542	0.699
	1985	41,126	37,256	0.906
	1986	33,884	21,604	0.638
	1987	24,205	9,261	0.383
	1988	76,923	29,125	0.379
	1989	276,019	263,061	0.953
	1990	474,478	319,053	0.672
	1991	213,468	199,655	0.935
	1992	81,463	67,479	0.828
	1993	10,310	-520	-0.050
	1994	4,823	-34	-0.007
	TOTAL	1,327,116	1,012,313	0.763
1996-12	1982	20,836	11,679	0.561
	1983	21,300	21,600	1.014
	1984	29,570	5,527	0.187
	1985	35,017	19,930	0.569
	1986	26,223	30,546	1.165
	1987	19,260	5,651	0.293
	1988	46,444	30,392	0.654
	1989	211,441	90,140	0.426
	1990	359,553	333,216	0.927
	1991	143,241	91,153	0.636
	1992	62,213	18,390	0.296
	1993	4,983	32,610	6.544
	1994	3,876	3,608	0.931
	TOTAL	983,957	694,442	0.706
1997-12	1982	19,193	24,621	1.283
	1983	19,226	45,169	2.349
	1984	23,886	34,604	1.449
	1985	27,789	23,872	0.859
	1986	21,221	17,325	0.816
	1987	19,056	6,584	0.346
	1988	34,682	4,737	0.137
	1989	138,838	177,263	1.277
	1990	267,870	226,797	0.847
	1991	110,552	42,135	0.381
	1992	27,895	23,927	0.858
	1993	626	1,346	2.150
	1994	1,644	-552	-0.336
	TOTAL	712,478	627,828	0.881

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CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1998-12	1982	17,339	43,092	2.485
	1983	16,510	7,862	0.476
	1984	18,247	1,474	0.081
	1985	19,514	25,442	1.304
	1986	20,133	5,253	0.261
	1987	16,634	8,279	0.498
	1988	29,711	14,053	0.473
	1989	105,718	160,259	1.516
	1990	210,112	268,815	1.279
	1991	85,819	147,408	1.718
	1992	14,972	-4,556	-0.304
	1993	828	1,301	1.571
	1994	1,644	0	0.000
	TOTAL	557,181	678,682	1.218
1999-12	1982	16,066	11,733	0.730
	1983	13,113	6,921	0.528
	1984	17,951	20,501	1.142
	1985	14,598	34,256	2.347
	1986	14,276	18,430	1.291
	1987	10,533	19,185	1.821
	1988	23,873	104,705	4.386
	1989	76,741	65,161	0.849
	1990	169,742	122,172	0.720
	1991	64,094	3,426	0.053
	1992	14,239	159	0.011
	1993	828	478	0.577
	1994	1,644	0	0.000
	TOTAL	437,698	407,127	0.930
2000-12	1982	16,031	20,401	1.273
	1983	11,931	31,909	2.674
	1984	13,758	18,031	1.311
	1985	11,072	38,397	3.468
	1986	10,389	13,848	1.333
	1987	7,441	-702	-0.094
	1988	13,911	-10,330	-0.743
	1989	46,867	34,757	0.742
	1990	132,557	54,868	0.414
	1991	41,652	120,824	2.901
	1992	9,539	16,215	1.700
	1993	864	-1	-0.001
	1994	1,713	0	0.000
	1999	1,231	0	0.000
	TOTAL	318,956	338,217	1.060

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2010 RATE FILING

CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2001-12	1982	17,710	17,497	0.988
	1983	9,846	9,785	0.994
	1984	13,041	-2,913	-0.223
	1985	11,490	572	0.050
	1986	7,079	3,662	0.517
	1987	5,094	3,182	0.625
	1988	13,361	9,197	0.688
	1989	40,998	46,597	1.137
	1990	115,611	216,126	1.869
	1991	31,186	29,066	0.932
	1992	7,376	-4,336	-0.588
	1993	999	2,916	2.919
	1994	2,978	0	0.000
	1999	1,011	0	0.000
	TOTAL	277,780	331,351	1.193
2002-12	1982	14,043	20,133	1.434
	1983	8,597	16,102	1.873
	1984	8,434	2,424	0.287
	1985	9,403	12,575	1.337
	1986	5,903	3,695	0.626
	1987	4,891	-106	-0.022
	1988	13,174	27,130	2.059
	1989	35,586	98,091	2.756
	1990	90,101	270,683	3.004
	1991	24,110	13,257	0.550
	1992	4,304	0	0.000
	1993	997	-555	-0.557
	1994	2,666	0	0.000
	1999	1,009	0	0.000
	TOTAL	223,218	463,429	2.076
2003-12	1982	13,240	1,547	0.117
	1983	8,413	8,745	1.039
	1984	5,532	-334	-0.060
	1985	8,163	6,964	0.853
	1986	4,912	17,636	3.590
	1987	4,287	271	0.063
	1988	10,251	9,890	0.965
	1989	32,943	85,089	2.583
	1990	79,709	16,932	0.212
	1991	15,631	816	0.052
	1992	3,506	0	0.000
	1993	996	0	0.000
	1994	2,664	0	0.000
	1999	1,008	0	0.000
	TOTAL	191,255	147,556	0.772

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CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1982	11,939	9,915	0.830
	1983	6,982	9,596	1.374
	1984	5,530	3,096	0.560
	1985	5,506	3,522	0.640
	1986	4,905	3,663	0.747
	1987	3,887	2,964	0.763
	1988	7,685	3,641	0.474
	1989	33,061	39,209	1.186
	1990	71,490	78,347	1.096
	1991	14,889	9,051	0.608
	1992	4,025	162	0.040
	1993	995	0	0.000
	1994	2,660	0	0.000
	1999	1,048	0	0.000
	TOTAL	174,602	163,166	0.935
2005-12	1982	9,256	5,796	0.626
	1983	5,546	4,649	0.838
	1984	5,677	-117	-0.021
	1985	3,692	10,846	2.938
	1986	3,965	8,209	2.070
	1987	3,889	2,685	0.690
	1988	4,749	489	0.103
	1989	29,193	65,264	2.236
	1990	66,869	190,187	2.844
	1991	15,045	4,984	0.331
	1992	1,959	-1	-0.001
	1993	995	0	0.000
	1994	2,661	0	0.000
	1999	432	0	0.000
	TOTAL	153,928	292,991	1.903
2006-12	1982	8,585	17,008	1.981
	1983	4,533	3,844	0.848
	1984	5,392	4,932	0.915
	1985	3,265	-328	-0.100
	1986	3,893	7,649	1.965
	1987	3,801	-404	-0.106
	1988	4,335	84,613	19.519
	1989	23,910	51,041	2.135
	1990	59,546	81,544	1.369
	1991	13,136	12,621	0.961
	1992	1,909	0	0.000
	1993	985	0	0.000
	1994	1,927	0	0.000
	TOTAL	135,217	262,520	1.941

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CALIFORNIA EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1982	8,812	1,641	0.186
	1983	3,313	439	0.133
	1984	5,662	1,290	0.228
	1985	3,043	6,132	2.015
	1986	4,124	1,176	0.285
	1987	3,946	4,878	1.236
	1988	2,073	-34,081	-16.440
	1989	16,440	8,155	0.496
	1990	45,977	30,324	0.660
	1991	13,530	46,177	3.413
	1992	1,087	-276	-0.254
	1993	208	0	0.000
	1994	1,848	0	0.000
	TOTAL	110,063	65,855	0.598
2008-12	1982	4,500	-158	-0.035
	1983	3,342	10,066	3.012
	1984	4,660	14,839	3.184
	1985	3,392	6,123	1.805
	1986	4,558	18,024	3.954
	1987	4,224	7,859	1.861
	1988	1,685	-1,240	-0.736
	1989	15,077	5,025	0.333
	1990	40,894	-5,793	-0.142
	1991	13,717	21,967	1.601
	1992	1,220	1	0.001
	1994	1,480	0	0.000
	TOTAL	98,749	76,713	0.777
2009-12	1982	5,077	261	0.051
	1983	3,360	4,026	1.198
	1984	2,330	-4,012	-1.722
	1985	2,081	4,791	2.302
	1986	4,296	5,489	1.278
	1987	3,185	-3,425	-1.075
	1988	679	1,684	2.480
	1989	14,817	11,375	0.768
	1990	31,713	12,864	0.406
	1991	10,784	4,822	0.447
	1992	1,288	0	0.000
	1994	571	0	0.000
	TOTAL	80,181	37,875	0.472

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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**POLICY FORMS H-6, PR-20/HSEP, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT
INDIVIDUAL HOSPITAL/SURGICAL POLICIES****2010 RATE FILING****CALIFORNIA EXPERIENCE THROUGH 6-2010**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-06	1982	1,999	3,736	1.869
	1983	1,545	259	0.168
	1984	1,224	423	0.346
	1985	1,098	3,678	3.350
	1986	2,217	7,934	3.579
	1987	1,318	13,512	10.252
	1988	270	3,230	11.963
	1989	7,731	3,337	0.432
	1990	10,791	-337	-0.031
	1991	5,349	-2,595	-0.485
	1992	676	0	0.000
	1994	278	0	0.000
	TOTAL	34,496	33,177	0.962
GRAND TOTAL		28,072,803	20,851,311	0.743

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2010-06

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
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**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3 AND GHS4, H-6, PR-20/HSEP, PR20MS, OTHER FORMS
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INDIVIDUAL HOSPITAL/SURGICAL POLICIES**

2010 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1985-12	1985	5,883,438	1,296,157	0.220
	1981	7,780,998	6,970,426	0.896
	1982	1,804,233	1,570,989	0.871
	1983	3,260,187	2,816,301	0.864
	1984	5,681,460	4,724,761	0.832
	TOTAL	24,410,316	17,378,634	0.712
1986-12	1985	6,072,990	4,733,589	0.779
	1986	3,170,790	755,286	0.238
	1981	6,906,320	5,381,735	0.779
	1982	1,587,334	838,248	0.528
	1983	2,706,624	1,402,533	0.518
	1984	4,568,192	2,502,207	0.548
	TOTAL	25,012,250	15,613,598	0.624
1987-12	1985	3,986,788	1,959,705	0.492
	1986	3,255,643	2,299,601	0.706
	1987	2,497,594	500,926	0.201
	1981	5,115,987	5,146,787	1.006
	1982	1,136,211	579,903	0.510
	1983	1,820,864	999,964	0.549
	1984	2,915,419	1,477,908	0.507
	TOTAL	20,728,506	12,964,794	0.625
1988-12	1985	2,483,125	1,529,152	0.616
	1986	2,049,477	1,239,712	0.605
	1987	3,095,457	2,598,955	0.840
	1988	6,616,266	3,208,669	0.485
	1981	4,473,734	3,807,672	0.851
	1982	807,298	575,564	0.713
	1983	1,209,820	815,214	0.674
	1984	1,926,863	1,124,673	0.584
	TOTAL	22,662,040	14,899,611	0.657

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
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**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3 AND GHS4, H-6, PR-20/HSEP, PR20MS, OTHER FORMS
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2010 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1989-12	1985	1,734,208	1,027,642	0.593
	1986	1,339,149	953,072	0.712
	1987	2,344,378	2,021,895	0.862
	1988	9,279,600	6,939,756	0.748
	1989	13,033,602	4,148,105	0.318
	1981	3,631,593	3,263,498	0.899
	1982	607,055	387,683	0.639
	1983	865,642	596,561	0.689
	1984	1,361,640	834,562	0.613
	TOTAL	34,196,867	20,172,774	0.590
1990-12	1985	1,326,451	800,762	0.604
	1986	946,424	702,073	0.742
	1987	1,565,188	1,225,934	0.783
	1988	6,707,861	5,852,061	0.872
	1989	22,160,713	16,145,543	0.729
	1990	19,079,076	4,125,078	0.216
	1981	3,365,093	3,234,731	0.961
	1982	534,385	398,460	0.746
	1983	717,532	506,915	0.706
	1984	1,075,800	658,327	0.612
	TOTAL	57,478,523	33,649,884	0.585
1991-12	1985	986,051	591,303	0.600
	1986	677,380	392,789	0.580
	1987	1,164,536	1,525,617	1.310
	1988	4,676,881	2,852,288	0.610
	1989	13,548,319	12,322,701	0.910
	1990	22,286,329	18,186,114	0.816
	1991	10,226,820	3,846,403	0.376
	1981	2,831,745	2,600,362	0.918
	1982	414,244	298,775	0.721
	1983	538,081	352,156	0.654
	1984	820,879	457,340	0.557
	TOTAL	58,171,265	43,425,848	0.747

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**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3 AND GHS4, H-6, PR-20/HSEP, PR20MS, OTHER FORMS
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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1992-12	1985	776,557	668,537	0.861
	1986	514,775	305,286	0.593
	1987	897,809	896,175	0.998
	1988	3,197,561	1,967,427	0.615
	1989	8,372,606	4,702,482	0.562
	1990	13,887,120	8,968,215	0.646
	1991	10,314,816	5,922,630	0.574
	1992	2,313,337	836,848	0.362
	1981	2,548,147	2,270,174	0.891
	1982	344,337	279,728	0.812
	1983	440,143	263,978	0.600
	1984	654,267	402,705	0.616
	TOTAL	44,261,475	27,484,185	0.621
1993-12	1985	630,778	415,663	0.659
	1986	407,091	265,323	0.652
	1987	644,064	500,665	0.777
	1988	2,023,665	1,278,479	0.632
	1989	5,252,074	3,381,345	0.644
	1990	9,347,236	5,207,127	0.557
	1991	5,946,217	2,728,192	0.459
	1992	2,439,162	948,980	0.389
	1993	400,281	138,496	0.346
	1981	2,298,122	1,975,697	0.860
	1982	283,807	195,810	0.690
	1983	359,368	278,737	0.776
	1984	506,196	308,991	0.610
	TOTAL	30,538,061	17,623,505	0.577

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**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3 AND GHS4, H-6, PR-20/HSEP, PR20MS, OTHER FORMS
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INDIVIDUAL HOSPITAL/SURGICAL POLICIES**

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1994-12	1985	492,985	324,262	0.658
	1986	310,451	258,376	0.832
	1987	476,956	395,927	0.830
	1988	1,366,401	908,661	0.665
	1989	3,613,632	2,587,241	0.716
	1990	6,562,924	4,308,474	0.656
	1991	3,926,718	1,627,033	0.414
	1992	1,431,594	794,628	0.555
	1993	457,506	290,506	0.635
	1994	208,441	76,388	0.366
	1981	1,882,122	1,839,678	0.977
	1982	229,999	174,024	0.757
	1983	292,276	258,243	0.884
	1984	415,084	308,264	0.743
	TOTAL	21,667,089	14,151,705	0.653
1995-12	1985	375,157	337,385	0.899
	1986	235,642	148,284	0.629
	1987	365,212	204,749	0.561
	1988	954,006	670,582	0.703
	1989	2,490,462	1,803,487	0.724
	1990	4,567,710	3,021,332	0.661
	1991	2,604,505	1,345,133	0.516
	1992	984,412	461,972	0.469
	1993	267,081	40,981	0.153
	1994	159,070	69,301	0.436
	1995	100	1,384	13.840
	1981	1,595,352	1,399,073	0.877
	1982	179,296	169,569	0.946
	1983	227,906	224,635	0.986
	1984	331,732	222,953	0.672
	TOTAL	15,337,643	10,120,820	0.660

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
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2010 RATE FILING

NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1996-12	1985	302,721	226,550	0.748
	1986	178,865	203,182	1.136
	1987	282,055	284,394	1.008
	1988	687,233	473,504	0.689
	1989	1,785,184	1,586,638	0.889
	1990	3,282,945	2,254,426	0.687
	1991	1,840,530	1,101,539	0.598
	1992	694,525	429,664	0.619
	1993	166,711	124,306	0.746
	1994	95,529	44,930	0.470
	1995	224	1,374	6.134
	1996	29,057	4,003	0.138
	1981	1,356,149	1,415,594	1.044
	1982	147,040	127,801	0.869
	1983	184,790	202,348	1.095
	1984	260,183	204,289	0.785
	TOTAL	11,293,741	8,684,542	0.769
1997-12	1985	230,662	213,630	0.926
	1986	145,375	88,599	0.609
	1987	231,027	180,045	0.779
	1988	522,615	596,690	1.142
	1989	1,240,685	1,037,709	0.836
	1990	2,500,914	1,958,176	0.783
	1991	1,373,895	842,969	0.614
	1992	444,102	243,670	0.549
	1993	111,753	83,477	0.747
	1994	57,763	18,454	0.319
	1995	232	3,514	15.147
	1996	33,145	11,306	0.341
	1997	857	0	0.000
	1981	1,138,955	1,108,365	0.973
	1982	125,544	132,482	1.055
	1983	155,617	146,117	0.939
	1984	191,617	182,231	0.951
	TOTAL	8,504,758	6,847,434	0.805

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1998-12	1985	177,359	163,706	0.923
	1986	113,321	161,569	1.426
	1987	200,585	173,606	0.865
	1988	416,454	415,698	0.998
	1989	901,627	949,121	1.053
	1990	1,935,293	1,606,248	0.830
	1991	1,045,256	693,769	0.664
	1992	328,968	157,482	0.479
	1993	74,765	24,751	0.331
	1994	39,505	25,144	0.636
	1995	232	-145	-0.625
	1996	20,211	27,048	1.338
	1997	441	0	0.000
	1998	1,139	0	0.000
	1981	988,525	1,085,804	1.098
	1982	108,066	123,452	1.142
	1983	125,967	67,509	0.536
	1984	153,165	84,167	0.550
	TOTAL	6,630,879	5,758,929	0.869
1999-12	1985	145,002	142,707	0.984
	1986	100,960	152,582	1.511
	1987	165,320	135,534	0.820
	1988	311,835	575,493	1.846
	1989	708,370	823,887	1.163
	1990	1,573,955	1,754,210	1.115
	1991	841,554	645,432	0.767
	1992	272,121	293,837	1.080
	1993	56,477	53,678	0.950
	1994	30,208	11,233	0.372
	1995	232	5,401	23.280
	1996	15,310	30,540	1.995
	1997	20	0	0.000
	1998	50	0	0.000
	1999	3,020	0	0.000
	1981	860,357	1,062,494	1.235
	1982	92,664	104,342	1.126
	1983	105,273	83,274	0.791
	1984	135,431	135,540	1.001
	TOTAL	5,418,159	6,010,184	1.109

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2000-12	1985	125,320	140,929	1.125
	1986	85,188	104,339	1.225
	1987	131,995	133,983	1.015
	1988	253,524	529,219	2.087
	1989	566,978	1,011,443	1.784
	1990	1,255,907	1,237,451	0.985
	1991	673,292	438,351	0.651
	1992	228,125	241,705	1.060
	1993	44,630	17,291	0.387
	1994	20,142	17,291	0.858
	1995	238	4,625	19.433
	1996	12,764	25,285	1.981
	1997	1,829	10,362	5.665
	1999	5,235	1,535	0.293
	2000	0	693	0.000
	1981	725,631	895,135	1.234
	1982	86,413	98,590	1.141
	1983	89,061	89,426	1.004
	1984	119,185	123,375	1.035
	TOTAL	4,425,457	5,121,028	1.157
2001-12	1985	116,334	98,848	0.850
	1986	71,774	89,545	1.248
	1987	106,029	74,556	0.703
	1988	213,549	315,471	1.477
	1989	472,899	647,257	1.369
	1990	1,024,551	1,250,063	1.220
	1991	553,831	347,433	0.627
	1992	201,077	263,682	1.311
	1993	36,409	34,425	0.946
	1994	16,988	8,904	0.524
	1995	277	6,152	22.209
	1996	10,148	8,624	0.850
	1997	1,914	165	0.086
	1998	0	571	0.000
	1999	4,387	0	0.000
	2000	0	2,289	0.000
	1981	659,367	812,952	1.233
	1982	81,864	96,290	1.176
	1983	81,450	87,631	1.076
	1984	113,202	126,962	1.122
	TOTAL	3,766,050	4,271,820	1.134

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2002-12	1985	96,974	145,354	1.499
	1986	58,899	94,610	1.606
	1987	85,115	81,673	0.960
	1988	189,370	342,988	1.811
	1989	410,454	501,669	1.222
	1990	840,042	1,194,896	1.422
	1991	431,065	255,589	0.593
	1992	161,191	121,899	0.756
	1993	29,941	18,757	0.626
	1994	12,586	6,112	0.486
	1995	276	5,391	19.533
	1996	8,336	18,481	2.217
	1997	1,909	5,361	2.808
	1998	0	-59	0.000
	1999	3,637	445	0.122
	1981	569,306	760,761	1.336
	1982	72,041	71,410	0.991
	1983	66,567	56,620	0.851
	1984	93,290	97,068	1.040
	TOTAL	3,130,999	3,779,025	1.207
2003-12	1985	74,089	68,119	0.919
	1986	52,066	85,007	1.633
	1987	72,174	33,286	0.461
	1988	148,065	372,700	2.517
	1989	346,159	731,141	2.112
	1990	682,183	1,157,443	1.697
	1991	349,912	279,724	0.799
	1992	139,984	76,469	0.546
	1993	26,502	22,969	0.867
	1994	10,996	8,581	0.780
	1995	276	399	1.446
	1996	7,084	18,166	2.564
	1997	1,908	14,950	7.835
	1998	0	7,414	0.000
	1999	3,468	4,004	1.155
	1981	499,630	736,037	1.473
	1982	63,276	50,187	0.793
	1983	63,914	49,890	0.781
	1984	82,366	99,942	1.213
	TOTAL	2,624,052	3,816,428	1.454

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1985	61,010	139,439	2.286
	1986	47,293	72,235	1.527
	1987	64,352	66,954	1.040
	1988	124,453	233,048	1.873
	1989	303,592	742,969	2.447
	1990	572,490	1,017,615	1.778
	1991	302,958	359,430	1.186
	1992	117,084	185,979	1.588
	1993	25,121	25,607	1.019
	1994	10,523	13,806	1.312
	1995	276	1,597	5.786
	1996	6,209	16,080	2.590
	1997	2,013	632	0.314
	1998	0	652	0.000
	1999	3,644	-4,449	-1.221
	2000	0	4,225	0.000
	1981	434,662	647,215	1.489
	1982	52,022	57,673	1.109
	1983	57,925	67,247	1.161
	1984	69,609	48,767	0.701
	TOTAL	2,255,236	3,696,721	1.639
2005-12	1985	52,059	107,443	2.064
	1986	41,061	62,964	1.533
	1987	57,101	61,798	1.082
	1988	117,273	203,456	1.735
	1989	276,201	734,705	2.660
	1990	512,493	995,456	1.942
	1991	286,542	420,331	1.467
	1992	89,655	71,166	0.794
	1993	23,136	15,997	0.691
	1994	10,223	11,049	1.081
	1995	276	-718	-2.601
	1996	5,936	17,419	2.934
	1997	1,006	2,918	2.901
	1999	3,274	0	0.000
	1981	380,344	666,066	1.751
	1982	46,634	32,359	0.694
	1983	51,109	28,406	0.556
	1984	60,312	61,809	1.025
	TOTAL	2,014,635	3,492,624	1.734

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2006-12	1985	44,781	53,766	1.201
	1986	36,640	69,377	1.893
	1987	40,189	29,195	0.726
	1988	114,575	239,720	2.092
	1989	246,109	475,743	1.933
	1990	446,933	995,608	2.228
	1991	262,136	197,932	0.755
	1992	65,736	107,782	1.640
	1993	19,077	23,767	1.246
	1994	9,087	5,466	0.602
	1995	274	1,588	5.796
	1996	5,201	10,936	2.103
	1999	3,049	3,328	1.092
	1981	321,203	823,739	2.565
	1982	40,293	58,231	1.445
	1983	43,243	28,898	0.668
	1984	51,209	56,043	1.094
	TOTAL	1,749,735	3,181,119	1.818
2007-12	1985	37,207	40,585	1.091
	1986	33,955	53,386	1.572
	1987	36,037	37,407	1.038
	1988	92,357	225,131	2.438
	1989	198,283	176,999	0.893
	1990	400,608	631,780	1.577
	1991	238,608	223,926	0.938
	1992	53,357	140,231	2.628
	1993	16,507	12,260	0.743
	1994	8,350	11,015	1.319
	1995	278	1,127	4.054
	1996	4,408	3,489	0.792
	1999	3,310	20,749	6.269
	2000	0	3,631	0.000
	1981	282,518	881,325	3.120
	1982	34,696	38,733	1.116
	1983	36,149	20,101	0.556
	1984	46,033	36,809	0.800
	TOTAL	1,522,661	2,558,684	1.680

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2008-12	1985	36,370	58,237	1.601
	1986	31,739	60,146	1.895
	1987	33,380	28,872	0.865
	1988	79,082	121,948	1.542
	1989	183,381	372,293	2.030
	1990	352,996	885,678	2.509
	1991	230,365	252,282	1.095
	1992	43,288	40,426	0.934
	1993	16,992	30,699	1.807
	1994	8,440	3,989	0.473
	1995	307	1,393	4.537
	1996	4,357	4,118	0.945
	1999	3,696	-115	-0.031
	2000	0	1,467	0.000
	1981	261,921	526,770	2.011
	1982	25,215	28,750	1.140
	1983	36,013	23,659	0.657
	1984	42,021	32,001	0.762
	TOTAL	1,389,563	2,472,613	1.779
2009-12	1985	31,068	67,851	2.184
	1986	24,737	38,880	1.572
	1987	29,554	17,534	0.593
	1988	59,451	91,460	1.538
	1989	165,999	140,203	0.845
	1990	314,408	819,473	2.606
	1991	196,216	234,672	1.196
	1992	32,220	28,213	0.876
	1993	15,284	15,652	1.024
	1994	7,396	5,309	0.718
	1995	317	1,891	5.965
	1996	4,050	6,968	1.720
	1999	3,902	0	0.000
	1981	225,359	542,849	2.409
	1982	21,800	27,072	1.242
	1983	32,774	14,741	0.450
	1984	30,854	42,907	1.391
	TOTAL	1,195,389	2,095,675	1.753

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NATIONWIDE EXPERIENCE THROUGH 6-2010

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2010-06	1985	16,424	23,216	1.414
	1986	12,669	24,845	1.961
	1987	9,305	29,591	3.180
	1988	24,204	88,803	3.669
	1989	82,214	49,754	0.605
	1990	159,612	438,288	2.746
	1991	84,464	112,330	1.330
	1992	16,940	17,668	1.043
	1993	8,140	9,261	1.138
	1994	4,876	4,427	0.908
	1995	176	-8	-0.045
	1996	1,850	3,010	1.627
	1999	2,178	0	0.000
	1981	112,330	383,379	3.413
	1982	10,298	10,619	1.031
	1983	16,479	4,526	0.275
	1984	13,181	11,610	0.881
	TOTAL	575,340	1,211,319	2.105
GRAND TOTAL		410,960,689	290,483,503	0.707

**INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2010-06**

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NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2010

ACTUAL EXPERIENCE TO DATE PLUS FUTURE PROJECTED

Experience Mo-Year	Rate Increase	<u>Rate Increase Requested Included</u>			<u>Rate Increase Requested Not Included</u>		
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1985		24,410,316	17,378,634	0.712	24,410,316	17,378,634	0.712
12-1986		25,012,250	15,613,598	0.624	25,012,250	15,613,598	0.624
12-1987		20,728,506	12,964,794	0.625	20,728,506	12,964,794	0.625
12-1988		22,662,040	14,899,611	0.657	22,662,040	14,899,611	0.657
12-1989		34,196,867	20,172,774	0.590	34,196,867	20,172,774	0.590
12-1990		57,478,523	33,649,884	0.585	57,478,523	33,649,884	0.585
12-1991		58,171,265	43,425,848	0.747	58,171,265	43,425,848	0.747
12-1992		44,261,475	27,484,185	0.621	44,261,475	27,484,185	0.621
12-1993		30,538,061	17,623,505	0.577	30,538,061	17,623,505	0.577
12-1994		21,667,089	14,151,705	0.653	21,667,089	14,151,705	0.653
12-1995		15,337,643	10,120,820	0.660	15,337,643	10,120,820	0.660
12-1996		11,293,741	8,684,542	0.769	11,293,741	8,684,542	0.769
12-1997		8,504,758	6,847,434	0.805	8,504,758	6,847,434	0.805
12-1998		6,630,879	5,758,929	0.869	6,630,879	5,758,929	0.869
12-1999		5,418,159	6,010,184	1.109	5,418,159	6,010,184	1.109
12-2000		4,425,457	5,121,028	1.157	4,425,457	5,121,028	1.157
12-2001		3,766,050	4,271,820	1.134	3,766,050	4,271,820	1.134
12-2002		3,130,999	3,779,025	1.207	3,130,999	3,779,025	1.207
12-2003		2,624,052	3,816,428	1.454	2,624,052	3,816,428	1.454
12-2004		2,255,236	3,696,721	1.639	2,255,236	3,696,721	1.639
12-2005		2,014,635	3,492,624	1.734	2,014,635	3,492,624	1.734
12-2006		1,749,735	3,181,119	1.818	1,749,735	3,181,119	1.818
12-2007	2009 RI	1,522,661	2,558,684	1.680	1,522,661	2,558,684	1.680
12-2008	on 1/1/10	1,389,563	2,472,613	1.779	1,389,563	2,472,613	1.779
12-2009	10.0%	<u>1,195,389</u>	<u>2,095,675</u>	<u>1.753</u>	<u>1,195,389</u>	<u>2,095,675</u>	<u>1.753</u>
Total through 2009		410,385,349	289,272,184	0.705	410,385,349	289,272,184	0.705
on 12/1/10							
12-2010	10.0%	1,138,798	1,844,194	1.619	1,129,386	1,844,194	1.633
12-2011		1,105,142	1,622,891	1.468	1,004,674	1,622,891	1.615
12-2012		972,525	1,428,144	1.468	884,113	1,428,144	1.615
12-2013		855,822	1,256,767	1.468	778,020	1,256,767	1.615
12-2014		753,123	1,105,955	1.468	684,657	1,105,955	1.615
12-2015		662,748	973,240	1.468	602,499	973,240	1.615
12-2016		583,219	856,451	1.468	530,199	856,451	1.615
12-2017		513,232	753,677	1.468	466,575	753,677	1.615
12-2018		451,644	663,236	1.468	410,586	663,236	1.615
12-2019		397,447	583,648	1.468	361,316	583,648	1.615
12-2020		349,753	513,610	1.468	317,958	513,610	1.615
12-2021		307,783	451,977	1.468	279,803	451,977	1.615
12-2022		<u>270,849</u>	<u>397,739</u>	<u>1.468</u>	<u>246,226</u>	<u>397,739</u>	<u>1.615</u>
Total 2010 - 2022		8,362,086	12,451,527	1.489	7,696,012	12,451,527	1.618
GRAND TOTAL		418,747,435	301,723,711	0.721	418,081,361	301,723,711	0.722
Adjusted for Interest @ 5%							
Accum to 12-2009		1,011,982,052	687,148,385	0.679	1,011,982,052	687,148,385	0.679
PV of Future		<u>6,693,623</u>	<u>9,997,262</u>	<u>1.494</u>	<u>6,176,959</u>	<u>9,997,262</u>	<u>1.618</u>
Total		1,018,675,675	697,145,646	0.684	1,018,159,012	697,145,646	0.685

This projection is not a guarantee of future experience.

The projection is based on 12-2009 experience updated through 6-2010.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

**POLICY FORMS GCS1, GHIP, GHS1, GHS2, GHS3, GHS4, H-6, PR-20/HSEP, PR20MS, OTHER
FORMS ISSUED PRIOR TO 1956, AND BUSINESS ACQUIRED BY GLOBE LIFE AND ACCIDENT
INSURANCE COMPANY AS LISTED IN THE ADDENDUM TO THE ACTUARIAL
MEMORANDUM
INDIVIDUAL HOSPITAL/SURGICAL POLICIES**

2010 RATE FILING

**ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2010**

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>
All Years	.12

NATIONWIDE AVERAGE RATE INCREASE:

<u>Plan</u>	<u>Year 2010 Rate Increase Average Requested Nationwide</u>	<u>Year 2011+ Premium Trend</u>
All Forms	10%	0%

2010 rate increase is projected to be effective on December 1.

CLAIMS TREND:

Price and Utilization Changes: 0%

INTEREST: 5%